

REFUSE TO PAY LETTERNCO FINANCIAL SYSTEMS INC
Collection Agency's Name507 PRUDENTIAL ROAD
Collection Agency's AddressHORSHAM, PA 1904409-08-06
Today's DateCERTIFIED MAIL
RETURN RECEIPT REQUESTED7003 2260 0003 1398 5599
Tracking NumberRe: Account No. 4024116009970003

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

R. Zuchowski
Sign your name hereROBERT ZUCHOWSKI
Print your name here1840 MESITA WAY
Print your address hereSAN JOSE 95124

7003 2260 0003 1398 5599

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)For delivery information visit our website at www.usps.com**OFFICIAL USE**

Postage	\$ 0.39	0012
Certified Fee	\$2.40	U.S. Postage
Return Receipt Fee (Endorsement Required)	\$1.50	Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$0.00	09/08/2006
Total Postage & Fees	\$4.29	

Sent To
NCO FINANCIAL SYSTEMS INC
Street, Apt. No.,
or PO Box No. 507 PRUDENTIAL ROAD
City, State, Zip+4
HORSHAM, PA 19044

PS Form 3800, June 2002

See Reverse for Instructions

EXHIBIT2

DEPT 99
WILMINGTON DE 19850



NCO FINANCIAL SYSTEMS INC

FORMERLY RISK MANAGEMENT ALTERNATIVES, INC.
507 Prudential Road, Horsham, PA 19044

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

800-233-1486
OFFICE HOURS:
8AM-9PM MON THRU THURSDAY
8AM-5PM FRIDAY
8AM-12PM SATURDAY
Aug 12, 2006

6B18ET 1167
ROBERT ZUCHOWSKI
1840 MESITA WAY
SAN JOSE CA 95124-1636

CREDITOR: LVNV Funding, LLC
ACCOUNT #: 4024116009970003
REGARDING: 132250368
PRINCIPAL: \$ 2032.06
INTEREST: \$ 417.55
INTEREST RATE: 20.000%
COLLECTION CHARGES: \$ 0.00
COSTS: \$ 0.00
OTHER CHARGES: \$ 0.00
TOTAL BALANCE: \$ 2449.61

The named creditor has placed this account with our office for collection. It is important that you forward payment in full.

If you choose not to respond to this notification, we will assign your account to a collector with instructions to collect the balance.

To assure proper credit, please put our internal account number 6B18ET on your check or money order and enclose the lower portion of this letter, or a copy thereof, with your payment. If you need to speak to a representative, contact us at 800-233-1486.

Returned checks may be subject to the maximum fees allowed by your state.

You may also make payment by visiting us online at www.ncofinancial.com. Your unique registration code is C6B18ET9-9B6E5Z9.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. PLEASE SEE IMPORTANT INFORMATION ON REVERSE SIDE
PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

As required by the California Consumer Credit Reporting Agencies Act, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Account #	Creditor Account #	Total Balance
6B18ET	4024116009970003	\$ 2449.61

ROBERT ZUCHOWSKI

Payment Amount

\$

Check here if your address or phone number has changed and provide the new information below.

Make Payment To:

|||||
NCO FINANCIAL SYSTEMS
PO BOX 15740
WILMINGTON, DE 19850-5740

NCO B2
1167

0199006B18ET00000000100000000002449613